

Fill in this information to identify the case:

Debtor 1 GLENN RUTH HELMS

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Eastern District of Missouri
(State)

Case Number: 16-49155

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor:	<u>HOME POINT FINANCIAL CORP</u>	Court claim no. (if known): <u>8</u>
Last 4 digits of any number you use to identify the debtor's account	<u>5</u> <u>2</u> <u>6</u> <u>0</u>	
Property Address:	<u>7111 BECKER RD</u> <u>ST LOUIS, MO 63129-5680</u>	

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>212.02</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>212.02</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>-0-</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>-0-</u>
e. Allowed postpetition arrearage:	(e) \$ <u>-0-</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>-0-</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>212.02</u>

Part 3: Postpetition Mortgage Payment

Check one

☐ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ _____

The next postpetition payment is due on

 / /
MM / DD / YYYY

☒ Mortgage is paid directly by the debtor(s).

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

x/s/ Diana S. Daugherty
Signature

Date 01/21/2021

Trustee Diana S. Daugherty

Address Standing Chapter 13 Trustee
P.O. Box 430908
St. Louis, MO 63143

Contact phone (314) 781-8100

Email trust33@ch13stl.com

Debtor 1

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History Of Payments

Part 2 - b

Claim ID	Name	Creditor Type	Date	Check #	Posting Description	Amount
3	STONEGATE MORTGAGE CO	Mortgage Arrearage	04/29/2017	2004227	Principal Paid	17.68
3	STONEGATE MORTGAGE CO	Mortgage Arrearage	05/31/2017	2006604	Principal Paid	3.63
3	STONEGATE MORTGAGE CO	Mortgage Arrearage	06/30/2017	2008962	Principal Paid	3.63
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	08/31/2017	2012684	Principal Paid	5.61
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	09/30/2017	2014974	Principal Paid	4.41
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	10/31/2017	2017211	Principal Paid	3.99
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	11/30/2017	2019500	Principal Paid	5.46
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	12/30/2017	2021805	Principal Paid	3.15
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	01/31/2018	2023986	Principal Paid	5.01
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	02/28/2018	2026176	Principal Paid	5.21
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	03/31/2018	2028435	Principal Paid	5.33
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	04/30/2018	2030683	Principal Paid	5.40
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	05/31/2018	2032893	Principal Paid	5.44
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	06/30/2018	2035102	Principal Paid	5.47
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	07/31/2018	2037269	Principal Paid	4.56
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	08/31/2018	2039494	Principal Paid	4.42
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	09/29/2018	2041616	Principal Paid	4.42
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	10/31/2018	2043740	Principal Paid	4.42
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	11/30/2018	2046478	Principal Paid	4.42
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	12/28/2018	2048654	Principal Paid	4.42
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	01/31/2019	2050717	Principal Paid	4.42
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	02/28/2019	2052797	Principal Paid	4.42
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	03/26/2019	2052797	Cancelled Check To Creditor	-4.42
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	03/30/2019	2054882	Principal Paid	4.42
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	04/30/2019	2056995	Principal Paid	8.84
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	05/13/2019	2056995	Cancelled Check To Creditor	-8.84
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	05/13/2019	2056995	Cancelled Check To Creditor	8.84
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	05/13/2019	2056995	Cancelled Check To Creditor	-8.84
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	05/13/2019	0500796	Manual Check To Creditor/P	8.84
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	05/28/2019	0500796	Cancelled Check To Creditor	-8.84
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	05/28/2019	0500808	Manual Check To Creditor/P	8.84
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	05/31/2019	2059167	Principal Paid	4.42
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	06/29/2019	2061334	Principal Paid	4.42
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	07/31/2019	2063495	Principal Paid	4.42
3	HOME POINT FINANCIAL COF	Mortgage Arrearage	08/31/2019	2065616	Principal Paid	75.00
Total for Part 2 - b:						212.02

Debtor 1

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CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing document was filed electronically on January 21, 2021, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, addressed to those parties listed on the Court's Manual Notice List and listed below on January 21, 2021.

GLENN RUTH HELMS
7111 BECKER RD
SAINT LOUIS, MO 63129-5680

HOME POINT FINANCIAL CORP
11511 LUNA RD
STE 300
FARMERS BRANCH, TX 75234

SOTTILE & BARILE LLC
394 WARDS CORNER RD
STE 180
LOVELAND, OH 45140

/s/ Diana S. Daugherty

Diana S. Daugherty, Chapter 13 Trustee